

The Honorable John H. Chun

UNITED STATES DISTRICT COURT FOR THE
WESTERN DISTRICT OF WASHINGTON
AT SEATTLE

UNITED STATES OF AMERICA,

Plaintiff,

v.

RAYVON DARNELL PETERSON,

Defendant.

NO. CR-23-090-05 JHC

UNITED STATES' SENTENCING
MEMORANDUM

Rayvon Peterson was an active participant and beneficiary in a scheme to defraud nearly every major federal pandemic assistance program of more than \$6.8 million through the submission of more than 125 fraudulent applications and claims. Peterson personally defrauded the U.S. Department of Treasury's Emergency Rental Assistance program administered through the King County Eviction Protection and Rental Assistance Program; and the Economic Injury Disaster Loan Program administered by the U.S. Small Business Administration (SBA). In total, Peterson sought at least \$440,846 and obtained at least \$420,346 in pandemic assistance that should have gone to King County tenants on the verge of eviction and small businesses suffering from the economic impact of the COVID-19 pandemic. He systematically laundered and used

1 funds intended to support those in need for expenses such as a \$70,000 Dodge Charger
 2 SRT Hellcat, diamond-encrusted jewelry and watches, designer goods, luxury trips,
 3 gambling, and potentially, an unlawfully obtained firearm.

4 The United States maintains that, as contemplated by the Plea Agreement, the
 5 appropriate sentence for Peterson is 33 months of imprisonment. However, the
 6 government acknowledges that imposing a sentence of 33 months after the Court
 7 sentenced co-defendant Tia Robinson to 18 months would create a sentencing disparity
 8 amongst the co-defendants who have the same offense and criminal history calculation
 9 scores, even though the Court appeared to heavily weigh Robinson's ACE score in its
 10 rationale.

11 The Court should further order Peterson to pay restitution in the amount of
 12 \$420,346, as agreed upon in the Plea Agreement.

13 I. BACKGROUND

14 A. Peterson Stole Funds Intended for Vulnerable King County Residents and 15 Small Businesses.

16 As the COVID-19 pandemic economically devastated Americans across the country,
 17 the federal government enacted measures to assist small businesses, legitimate workers
 18 who lost their jobs because of the pandemic, and tenants who were vulnerable to eviction.
 19 Among the earliest measures was federal funding for Economic Injury Disaster Loans
 20 (EIDL) of up to \$2 million for eligible small businesses. PSR at ¶ 15. Peterson, who has
 21 limited employment history and no legitimate small business, viewed the EIDL program
 22 as an opportunity for self-enrichment.

23 Approximately three months after presidential declarations of a nationwide
 24 emergency and major disasters in every state, on July 1, 2020, Williams submitted a
 25 fraudulent EIDL application using Peterson's identity with his permission. PSR at ¶ 23.
 26 Peterson falsely claimed he was a sole proprietor of a "Barber" business and gross
 27 revenue of \$45,000 the year prior to January 31, 2020. *Id.* The application directed the
 loan proceeds to be deposited into Peterson's bank account. *Id.* at ¶ 24. The application

1 was ultimately denied without being funded because SBA detected that the device Ms.
 2 Williams used to submit Peterson's application was also used to submit other fraudulent
 3 applications. *Id.* However, prior to the fraud being detected, Peterson received a \$1,000
 4 advance grant on July 2, 2020.

5 About a year later, Williams began defrauding the King County Eviction
 6 Protection and Rental Assistance Program (EPRAP), which had received over \$300
 7 million in federal Emergency Rental Assistance funds and state grants to help King
 8 County residents facing the loss of basic housing security as a result of the COVID-19
 9 pandemic. It appears that Peterson was involved in Williams' first fraudulent EPRAP
 10 application, which used Peterson's sister's identity as the landlord for a fictitious tenant,
 11 Adrian Isom. Peterson impersonated Isom with EPRAP staff and suggested that he
 intended to use the criminal proceeds to make a car payment:

Timestamp: Time	From	To	Text
8/3/2021 10:54:21 PM(UTC-7)	WILLIAMS	PETERSON	I gave your number to this guy that helps with rental assistance i been emailing him his band is Andrew
8/3/2021 10:54:39 PM(UTC-7)	WILLIAMS	PETERSON	I did the app under the Adrain isom guy name
8/20/2021 7:53:36 PM(UTC-7)	PETERSON	WILLIAMS	Waiting for this move, it has to go thru 🚗 my car note gonna be pullin from my acct at midnight 😬
8/26/2021 2:51:45 PM(UTC-7)	WILLIAMS	PETERSON	738 Bridges Ave S, Kent WA 98032
8/26/2021 3:30:20 PM(UTC-7)	PETERSON	WILLIAMS	What's the details
8/26/2021 3:32:59 PM(UTC-7)	WILLIAMS	PETERSON	Your behind on rent you need help
8/26/2021 3:35:09 PM(UTC-7)	WILLIAMS	PETERSON	Say you being like 5/6 months now
8/26/2021 3:35:24 PM(UTC-7)	WILLIAMS	PETERSON	6/7
8/26/2021 3:36:31 PM(UTC-7)	WILLIAMS	PETERSON	Tell him your daughter stays with your
8/26/2021 3:36:33 PM(UTC-7)	WILLIAMS	PETERSON	You
8/26/2021 3:40:54 PM(UTC-7)	PETERSON	WILLIAMS	Adrianisom@yahoo.com

Timestamp: Time	From	To	Text
8/26/2021 3:41:10 PM(UTC-7)	WILLIAMS	PETERSON	Yeah that's the email
8/26/2021 3:43:08 PM(UTC-7)	PETERSON	WILLIAMS	What's [SISTER'S] email
8/26/2021 3:43:49 PM(UTC-7)	PETERSON	WILLIAMS	They have her name and number
8/26/2021 3:44:10 PM(UTC-7)	PETERSON	WILLIAMS	They might call after
8/26/2021 3:44:25 PM(UTC-7)	WILLIAMS	PETERSON	[SISTER]081586@gmail.com
8/26/2021 3:45:21 PM(UTC-7)	WILLIAMS	PETERSON	How many months you say your behind
8/26/2021 3:49:19 PM(UTC-7)	PETERSON	WILLIAMS	Haven't got that far
8/26/2021 3:49:19 PM(UTC-7)	PETERSON	WILLIAMS	What's the monthly I?
8/26/2021 3:49:55 PM(UTC-7)	WILLIAMS	PETERSON	2200

On about September 1, 2021, Peterson informed Williams that EPRAP staff contacted his sister and directed Williams to provide his sister the relevant information about the fraudulent application. On about September 10, 2021, \$17,550 in EPRAP funds were disbursed to Peterson's sister's account.

As time progressed, Peterson took a more active role in the scheme, obtaining free disposable phone numbers (e.g., TextNow phone numbers) to associate with fake tenants, completing portions of the fraudulent applications himself. In the following exchange, Peterson informed Williams the fictitious information he used for a fraudulent EPRAP application involving a fictitious tenant named "Tanner Wilson":

Timestamp: Time	From	To	Text
11/1/2021 11:07:07 AM(UTC-7)	PETERSON	WILLIAMS	June 23 1982
11/1/2021 11:07:20 AM(UTC-7)	PETERSON	WILLIAMS	Caucasian
11/1/2021 11:07:29 AM(UTC-7)	PETERSON	WILLIAMS	Tanner

Timestamp: Time	From	To	Text
11/1/2021 11:07:31 AM(UTC-7)	PETERSON	WILLIAMS	Wilson
11/1/2021 11:07:58 AM(UTC-7)	WILLIAMS	PETERSON	Ok
11/1/2021 11:08:49 AM(UTC-7)	PETERSON	WILLIAMS	2 rooms
11/1/2021 11:09:22 AM(UTC-7)	PETERSON	WILLIAMS	Water included in rent
11/1/2021 11:23:52 AM(UTC-7)	WILLIAMS	PETERSON	Do the lease
11/1/2021 11:24:15 AM(UTC-7)	WILLIAMS	PETERSON	Did you say how much for rent
11/1/2021 11:27:08 AM(UTC-7)	PETERSON	WILLIAMS	She didn't ask
11/1/2021 11:27:10 AM(UTC-7)	WILLIAMS	PETERSON	Imma have to do ledger when I get home

EPRAP records show that the application for “Tanner Wilson” was associated with the landlord account of “Shirley William,” one of Williams’ alias in the scheme. Approximately four days after the text exchange, on about November 5, 2021, Williams’ bank account received \$34,308 in EPRAP funds for the fraudulent application Peterson and Williams submitted for “Tanner Wilson.”

Peterson also took an active role in laundering the funds between and amongst Williams’ and Peterson’s associates whose identities were used to execute the scheme:

Timestamp: Time	From	To	Text
1/17/2022 9:09:43 AM(UTC-8)	PETERSON	WILLIAMS	You leaving this week how we gonna get the \$\$ from [ASSOCIATE]? Can't leave that much money wit ppl, always some weird excuses when it come to this shit
1/17/2022 9:10:15 AM(UTC-8)	WILLIAMS	PETERSON	I can have him meet you
1/17/2022 9:10:25 AM(UTC-8)	WILLIAMS	PETERSON	He knows better
1/17/2022 9:11:15 AM(UTC-8)	PETERSON	WILLIAMS	How much he getting?
1/17/2022 9:11:42 AM(UTC-8)	WILLIAMS	PETERSON	It's 38 I told him keep the 8

Over the course of approximately six months, Peterson participated in the filing of at least 13 fraudulent applications, including five that used Peterson's own identity as the fraudulent landlord. *See* PSR at ¶ 25. Williams generated fake documents, including ledgers and landlord attestations, that were submitted to support the applications. *Id.* Peterson, Williams, and their associates impersonated landlords and tenants associated with the fraudulent applications. The applications caused King County to pay at least \$419,346 in Emergency Rental Assistance funds to bank accounts belonging to Peterson, Williams, and their associates. *Id.* at ¶ 28. Upon receipt of the criminal proceeds, Peterson methodically laundered the funds through cash withdrawals, wire transfers, and expensive purchases. Dkt. 132 at ¶ 8.f.

B. Peterson Stole Pandemic Emergency Rental Assistance for a Luxurious Lifestyle.

As co-parents and partners in life and crime, Peterson and Williams co-mingled their criminal proceeds. On October 24, 2021, Peterson and Williams argued over text about Williams and his sister not telling him when they received the funds from the application for which Peterson impersonated "Adrian Isom." In an expression of his frustration, Peterson texted, "IF WE PUT SOMETHIN TOGETHER AS A UNIT IT SHOULD BE FINISHED AS A UNIT PERIOD". Williams took issue with the suggestion that she had cut Peterson out of proceeds and responded, "I know you ain't talking there was times when I actually gave you money to flip and never got it. & when I put you on and you got the check you never gave me nothing." The pair's comingled assets and expenditures were also apparent a few months later when Peterson texted Williams "I need you to wire exclusive \$5kthis [sic] weekend". Mr. Exclusive is the Boston-based jeweler who Williams and her co-defendants frequented for custom diamond jewelry, and Peterson's social media posts in April 2022 showcased the jewelry. *See infra* at 9.

1 In fact, Peterson used the pandemic aid he and Williams stole for a \$70,000 Dodge
2 Charger SRT Hellcat, diamond jewelry, designer goods, luxury trips, gambling, and,
3 potentially, an unlawfully obtained firearm. *See* PSR at ¶¶ 29,

4 Peterson's collateral benefit from Williams' large-scale fraud was apparent in June
5 2021, when Peterson vacationed with Williams on a lavish trip to Miami. During the trip,
6 Williams spent \$4,200 to rent a Lamborghini Huracan Coupe for three days. *See* Ex. A,
7 Email re Your reservation (DLRM-10442647) (June 21, 2021). When police attempted to
8 pull over the car for blackout tinted windows, it became clear that Peterson had been
9 driving, but the pair switched seats by the time the officer approached the car. PSR at ¶
10 65. Peterson was arrested for driving with a suspended license, and the matter remains
11 pending. *Id.*

12 Additionally, on or about July 6, 2021, using a fraudulent earnings statement from
13 Williams' storefront salon, Extended Beauties, Peterson purchased a \$70,000 Dodge
14 Charger SRT Hellcat with a \$20,000 cash downpayment and monthly payments of nearly
15 \$850. *See* Ex. B at 1-2, 5, 7.



1 Immediately after depleting EPRAP funds intended to assist King County
 2 residents on the brink of eviction, in late February 2022, Peterson vacationed in Las
 3 Vegas. On a single day, Peterson spent over \$10,000 at the luxurious Wynn Las Vegas
 4 Resort and Casino.

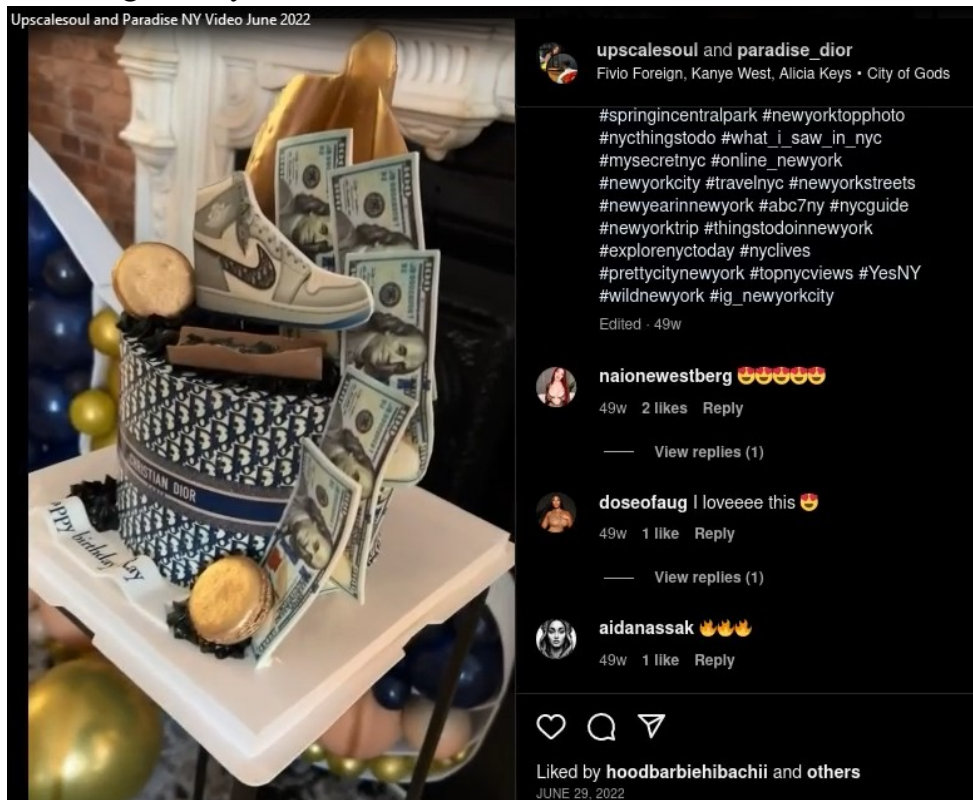
5 Two months later, and with little to no legitimate source of income (see PSR at ¶
 6 121), in April 2022, Peterson posted a series of Instagram posts that showcased a pair of
 7 diamond-encrusted Rolex and Cartier watches, Christian Dior shoes, and what appears to
 8 be a necklace with a large custom diamond pendant from Mr. Exclusive:



1 Around the same time, Peterson's TikTok account featured the diamond-encrusted
2 jewels:

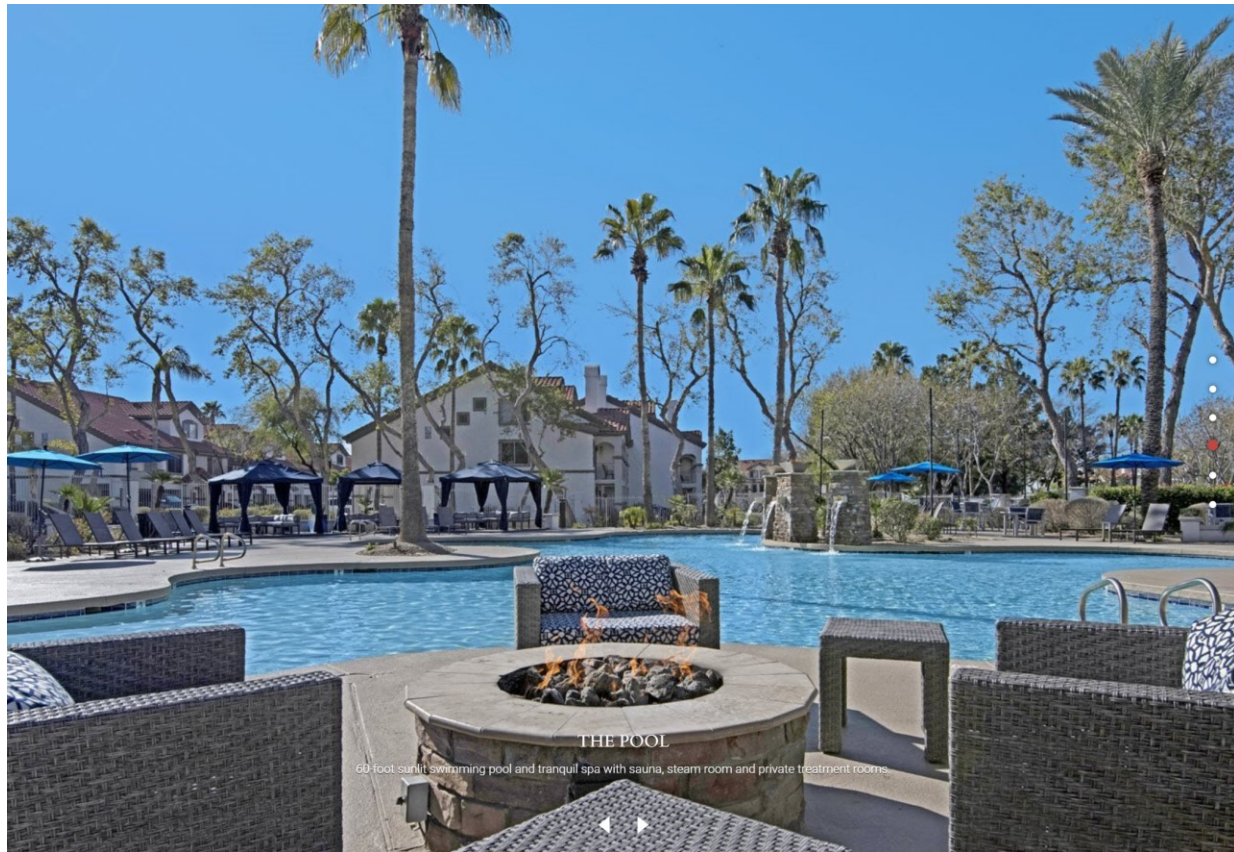


12 According to Williams' social media, a few months later, in June 2022, Peterson
13 and Williams celebrated Peterson's birthday in a lavish trip to New York, complete with
14 nights out clubbing, luxury cars, and a custom cake:



1 A month later, on July 28, 2022, Peterson—who is prohibited from possessing a
 2 firearm—purchased a firearm from a person on the street in Las Vegas. PSR at ¶ 69.
 3 Although the government does not have any direct evidence that the gun was purchased
 4 with proceeds of Peterson’s pandemic fraud, it would be reasonable to infer that Peterson
 5 used criminal proceeds to illegally purchase the firearm given Peterson’s limited
 6 employment and the timing of the purchase within months of obtaining hundreds of
 thousands of dollars in emergency rental assistance.

7 Even after the FBI executed a search warrant on Williams’ Kent home in March
 8 2022, Peterson continued to bask in a lavish life punctuated by criminal activity with
 9 Williams in Arizona. Using the alias of “Darnell Peterson,” the pair first rented a luxury
 10 townhome in a gated Scottsdale complex that describes itself as “resort-style living,”¹
 11 complete with a 60-foot pool, sauna, and spa facilities:



26
 27 ¹ <https://www.catherinescottsdale.com/photogallery.aspx>

The pair elected to stop paying rent in Scottsdale and were evicted in March 2023, after Williams signed a lease for them to live in a luxury apartment complex in Phoenix. *See* Ex. C, FBI Report (Mar. 15, 2023). That same month, Williams and Peterson are suspected of shoplifting a \$1,800 designer purse from a Scottsdale retailer. *See* PSR at ¶ 61.

II. PROCEDURAL HISTORY

On May 31, 2023, the Grand Jury returned a 26-count indictment, charging Paradise Williams, D'Arius Jackson, Jahri Cunningham, Tia Robinson, Rayvon Peterson, and David Martinez with various counts of wire fraud in connection with a presidentially declared emergency or major disaster, in violation of 18 U.S.C. § 1343; and money laundering. Dkt. 1. Williams was charged with all 19 counts of wire fraud (Counts 1-19) and two counts of money laundering (Counts 25-26) for the purchase of two luxury vehicles. Peterson was charged with three counts of wire fraud (Counts 1, 11, 17) and one count of concealment money laundering, in violation of 18 U.S.C. 1956(a)(1)(B)(i) (Count 20).

On June 5, 2023, Peterson was arrested in the Western District of Washington and has been detained since then.

On November 13, 2023, Peterson pled guilty to wire fraud as charged in Count 17. Dkt. 130-33.

III. SENTENCING GUIDELINES CALCULATIONS

The United States agrees with the Probation Office on the Sentencing Guidelines calculations and has no objections to the facts contained in the PSR.

The following calculation applies to wire fraud as charged in Count 10:

Item	Guideline	Adjustment
Base	2B1.1(a)(1)	+7
Intended Loss in Excess of \$250,000	2B1.1(b)(1)(G)	+12
Sophisticated Means	2B1.1(b)(10)	+2

Theft of Major Disaster or National Emergency Benefits	2B1.1(b)(12)	+2
Acceptance	3E1.1	-3
Total		20

See PSR at ¶¶ 39-50.

The defendant's total criminal history score is one, which correlates with a criminal history category of I. *Id.* at ¶ 59. The resulting Guidelines range is 33 to 41 months of imprisonment. *Id.* at ¶ 131.

IV. SENTENCING RECOMMENDATION

The United States recommends that the Court impose a term of imprisonment of 18 months, followed by three years of supervised release. The government is recommending a variance from the Guidelines to avoid a sentencing disparity with Peterson's co-defendant Tia Robinson.

For the reasons set forth below, this recommendation is appropriate given "the nature and circumstances of the offense," and the need for the sentence "to reflect the seriousness of the offense, to promote respect for the law, and to provide just punishment for the offense," to ensure adequate general deterrence, and "to protect the public from further crimes of the defendant." 18 U.S.C. §§ 3553(a)(1), (a)(2)(A), and (a)(2)(C).

A. The Nature and Circumstances of the Offense—Peterson's Exploitation of Multiple Pandemic Assistance Programs During an Unprecedented National Emergency is an Aggravating Factor.

Because nearly four years have lapsed since the onset of the COVID-19 pandemic, it is easy to forget the chaotic, desperate, and dire circumstances facing our nation and our government's attempts to stem the catastrophic economic impact of the COVID-19 pandemic. Schools, businesses, and restaurants shuttered, while hospitals were

1 overwhelmed with patients dying of COVID-19.² In 2020, a safe and effective COVID-
 2 19 vaccine was unfathomable to most. Yet, Peterson saw the pandemic and its
 3 consequences not as a public health catastrophe but as an opportunity to exploit for fast
 4 cars, designer goods, diamonds, and luxury travel.

5 **Emergency Rental Assistance.** To mitigate the spread of COVID-19, federal,
 6 state, and local governments—including Washington and cities in King County—enacted
 7 eviction moratoriums that ensured residents remained housed during the global
 8 pandemic. The moratoriums were intended to assist the millions of Americans facing
 9 financial hardship. The last federal moratorium ended on October 3, 2021; Washington’s
 10 statewide moratorium ended on October 31, 2021; and Seattle’s moratorium ended on
 11 January 15, 2022.

12 In anticipation of exacerbating existing housing crises amidst the ongoing
 13 pandemic when the moratoriums ceased, the U.S. Department of Treasury began
 14 disbursing Emergency Rental Assistance Program funds to state, local, and tribal
 15 governments in early 2021. From March 2021 through 2022, Washington State and local
 16 governments, including King County, received over \$900 million in federal emergency
 17 rental assistance. Nevertheless, the administering agencies acknowledged that there was
 18 insufficient funding to help every household who qualified, thus, the screening criteria
 19 was intended to target those most likely to become homeless but for the assistance. Even
 20 so, during the first two years of the pandemic, between 2020 and 2022, the homeless
 21 population in Washington State increased by approximately 10%.³

22 Peterson drained scarce resources available to assist those on the brink of eviction
 23 during a national emergency. Every dollar Peterson diverted from the Emergency Rental
 24

25 ² See, e.g., Cha, Ariana, “Faced with a crush of patients, besieged NYC hospitals struggle with life-or-death
 26 decisions,” *The Washington Post* (Mar. 31, 2020), available at
 27 <https://www.washingtonpost.com/health/2020/03/31/new-york-city-hospitals-coronavirus/>.

³ U.S. Dep’t of Housing and Urban Development, “The 2022 Annual Homelessness Assessment Report to
 Congress,” (Dec. 2022) at 109, available at <https://www.huduser.gov/portal/sites/default/files/pdf/2022-AHAR-Part-1.pdf>.

1 Assistance Program for his extravagant purchases should have been used to keep a King
2 County resident housed through the winter of 2021 and 2022.

3 **Small Business Assistance.** In July 2020, when Peterson authorized Williams to
4 file his fraudulent EIDL application for funds intended to assist small businesses,
5 American business owners had seen their livelihoods vanish overnight, an unprecedented
6 occurrence in our nation's history and a far more severe economic impact than the 1918
7 influenza.⁴ In fact, in July 2020, only approximately half of small businesses were fully
8 open and most worried about having to permanently close due to prolonged closures.⁵
9 Although Peterson only obtained a \$1,000 advance grant, he contributed to the onslaught
10 of fraudulent claims that clogged the infrastructure in place to distribute aid and delayed
11 or denied genuine small business owners assistance.⁶

12 **Sentencing Enhancements.** Notably, both Congress and the Sentencing
13 Commission have endorsed sentencing enhancements during national emergencies and
14 major disasters. *See* 18 U.S.C 1343 (increases maximum penalties to 30 years
15 imprisonment and \$1 million fine); USSG § 2B1.1(b)(2)(12) (two-level increase applied
16 for offenses involving disaster fraud). Congress enacted the enhanced statutory penalty
17 for wire (and mail) fraud in response to reports of widespread fraud and abuse in
18 connection to disaster funds disbursed for Hurricanes Katrina and Rita. The Senate
19 Judiciary Committee report noted:

20 We want to help ensure that federal money goes to the right people and
21 does not get stolen by criminals posing as victims. Congress wants to
22 provide appropriate recovery and relief resources to affected States, and

23
24 ⁴ Bartik, Alexander, et al., "How Are Small Businesses Adjusting to COVID-19? Early Evidence From a Survey,"
Nat'l Bureau of Economic Research (Apr. 2020), at 3, 8, *available at*
25 https://www.nber.org/system/files/working_papers/w26989/w26989.pdf.

26 ⁵ U.S. Chamber of Commerce, "July 2020 Small Business Coronavirus Impact Poll" (July 29, 2020), *available at*
<https://www.uschamber.com/small-business/july-2020-small-business-coronavirus-impact-poll>.

27 ⁶ *See, e.g.*, Trish Turner, "'Double the number of users' in PPP system as it reopens with more technical issues,"
ABC News (April 27, 2020), *available at* <https://abcnews.go.com/Politics/double-number-users-ppp-system-reopens-technical-issues/story?id=70370289>.

1 also ensure that these resources are protected and distributed only to the
2 real victims—not to individuals seeking to take advantage of the disaster.

3 Senate Report No. 110-69, 110th Cong., 1st Session (May 22, 2007).

4 In this case, by the onset of the COVID-19 pandemic, Peterson was already a
5 convicted felon and had already familiarized himself with the criminal justice system
6 through the course of over a dozen arrests. While the government sought to prioritize the
7 well-being of a suffering nation, Peterson took advantage of the vulnerable period for
8 self-enrichment.

9 **B. Defendant's History and Characteristics**

10 **1. Peterson's Criminal History Category of I Understates His Criminal Activity.**

11 Peterson's Criminal History Category of I understates his criminal activity.
12 Although only one of Peterson's seven criminal convictions scores, Peterson has been
13 arrested over a dozen times and appears to have multiple pending uncharged offenses in
14 various jurisdictions. *See* PSR at ¶¶ 63-82. While many of the arrests are driving
15 offenses, they also include residential burglary and multiple firearm offenses. *Id.* at ¶¶
16 58, 69, 73. Peterson's unyielding disregard for the law, even after three separate
17 custodial sentences, is an aggravating factor.

18 **2. Peterson's Luxurious Lifestyle is an Aggravating Factor.**

19 As detailed above, Peterson used his criminal proceeds for a fast car, designer
20 goods, diamond jewelry, luxury travel, gambling, and potentially, an unlawful firearm.
21 His use of emergency pandemic assistance for these purposes while King County
22 residents on the brink of eviction suffered is unconscionable.

23 **C. A Significant Term of Imprisonment is Necessary to Deter and is Just Punishment for the Offense.**

24 The United States maintains that, as contemplated by the Plea Agreement, the
25 appropriate sentence for Peterson is 33 months of imprisonment. This term is necessary
26 and just punishment for Peterson's conduct, given the facts and circumstances discussed
27

1 above. The proposed sentence is also necessary to deter Peterson from further criminal
 2 behavior and promote rule of law. However, the government acknowledges that
 3 imposing a sentence of 33 months after the Court sentenced co-defendant Tia Robinson
 4 to 18 months would create a sentencing disparity amongst the co-defendants who have
 5 the same offense and criminal history calculation scores, even though the Court appeared
 6 to heavily weigh Robinson's ACE score in its rationale.

7 V. CONCLUSION

8 The Court should sentence Peterson to a significant term of imprisonment,
 9 followed by three years of supervised release. The Court should further order Peterson to
 10 pay \$420,346 in restitution, as agreed upon in the Plea Agreement.

11 Dated: March 11, 2024

12 Respectfully submitted,

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